

ABSTRACT OF THE DISCLOSURE

A method for making on-line purchases includes purchasing a card having a unique identification code and a predetermined cash balance and activating an associated account. Goods or services offered by a seller through a web-site are selected and the identification code provided to the seller who transmits it for verification. If the identification code is associated with the valid and active account and if there is sufficient cash balance in the account, an approval code is sent to the seller, and the purchase price of the selective goods or services is debited from the cash balance of the account. If the identification code is determined invalid, or there is insufficient cash balance, a denial code is transmitted to the seller. As there are low cash balances and no personally identifying or sensitive information associated with the cards, there is little risk in use over the Internet.